

J♥ 13  
 10♦ 12  
 6♦ 11  
 4♥ 10  
 3♦ 9  
 2♥ 8  
 2♦ 7  
 K♥ 6  
 9♥ 5  
 7♠ 4  
 3♣ 3  
 4♣ 2  
 5♣ 1

J♠ 9♠ 5♠ 6♥ 3♥ A♣ Q♣ J♣ 10♣ 4♣ K♦ Q♦ 5♦  
 4 3 2 8 6 1 10 11 5 12 9 7 13

1♣ 2♣ 3NT PASS

PASS

PASS

PASS

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GROUP  
 20

DEALER NORTH  
 NORTH-SOUTH VULNERABLE

1♠ 3♥ 4♠

DEAL NO.  
 33

A♠ K♠ Q♠ 10♠ 8♠ A♥ Q♥ 10♥ 5♥ 6♣ 3♣ 7♦ 4♦  
 2 3 4 13 12 8 6 11 10 5 1 9 7

13 J♦  
 12 9♣  
 11 8♣  
 10 7♣  
 9 8♦  
 8 7♥  
 7 A♦  
 6 8♥  
 5 K♣  
 4 9♦  
 3 6♣  
 2 2♣  
 1 2♣

PASS

PASS

PASS

PASS

J♣ 13  
 3♣ 12  
 7♣ 11  
 3♣ 10  
 7♦ 9  
 2♦ 8  
 2♣ 7  
 8♦ 6  
 K♥ 5  
 9♥ 4  
 8♣ 3  
 A♣ 2  
 K♣ 1

5♥ 4♥ 2♥ 8♠ 4♠ A♦ 10♦ A♣ K♣ Q♣ J♣ 6♣ 2♣  
 7 5 4 2 1 6 8 13 12 11 3 10 9

1♣  
 PASS  
 PASS

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2♣ 3♥ PASS

PASS  
 PASS  
 PASS

13 ♠ 10  
 12 ♠ 10  
 11 ♠ 9  
 10 ♠ 5  
 9 ♦ 6  
 8 ♦ 4  
 7 ♥ J  
 6 ♦ 3  
 5 ♥ 10  
 4 ♥ 8  
 3 ♣ 4  
 2 ♣ 9  
 1 ♣ 5

GROUP  
 20

DEALER WEST  
 EAST-WEST VULNERABLE

DEAL NO.  
 34

Q♠ 6♠ A♥ Q♥ 7♥ 6♥ 3♥ 7♣ K♦ Q♦ J♦ 9♦ 5♦  
 2 1 4 7 12 13 5 3 8 9 10 11 6

13 ♠ 10  
 12 ♦ 7  
 11 ♥ Q  
 10 ♦ 8  
 9 ♦ A  
 8 ♥ 5  
 7 ♣ Q  
 6 ♣ 6  
 5 ♣ 4  
 4 ♣ 2  
 3 ♣ 10  
 2 ♣ 6  
 1 ♥ 3

K ♠ 5 ♠ 4 ♠ A ♥ 4 ♥ K ♣ J ♣ 10 ♣ 9 ♣ 5 ♣ 6 ♦ 3 ♦ 2 ♦  
 2 11 3 1 8 5 6 7 12 4 13 10 9

2 ♣ 3 ♣ PASS

PASS  
 PASS  
 PASS

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PASS  
 PASS  
 PASS

13 ♦ 10  
 12 ♥ 7  
 11 ♥ 6  
 10 ♦ 9  
 9 ♦ J  
 8 ♥ K  
 7 ♦ Q  
 6 ♣ 7  
 5 ♣ 3  
 4 ♣ 8  
 3 ♣ 7  
 2 ♣ 5  
 1 ♥ 8

GROUP  
 20

DEALER SOUTH  
 BOTH SIDES VULNERABLE

1 ♣ 2 ♣ 4 ♣

DEAL NO.  
 35

A ♠ J ♠ 9 ♠ 8 ♠ 2 ♠ J ♥ 9 ♥ 2 ♥ A ♣ Q ♣ K ♦ 5 ♦ 4 ♦  
 3 13 12 10 2 11 8 1 4 5 9 7 6

Q♣ 13  
 9♣ 12  
 7♣ 11  
 2♥ 10  
 3♥ 9  
 8♣ 8  
 6♥ 7  
 K♦ 6  
 2♦ 5  
 9♣ 4  
 2♣ 3  
 9♦ 2  
 2♣ 1

Q♠ 8  
 J♠ 9  
 10♠ 4  
 7♠ 10  
 3♠ 3  
 K♥ 11  
 Q♥ 7  
 9♥ 12  
 J♣ 13  
 10♣ 1  
 3♣ 6  
 8♦ 5  
 4♦ 2

2♣  
 2♣ PASS

PASS  
 PASS  
 PASS

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PASS  
 PASS  
 PASS

13♦ 7  
 12♥ 8  
 11♥ 7  
 10♥ 5  
 9♣ 5  
 8♠ 9  
 7♥ 4  
 6♦ 9  
 5♦ 10  
 4♠ A  
 3♠ 4  
 2♦ J  
 1♣ A

GROUP  
 20

DEALER SOUTH  
 NORTH-SOUTH VULNERABLE

1 NT  
 2♦  
 3 NT

DEAL NO.  
 36

K♠ 3  
 5♠ 4  
 A♥ 12  
 J♥ 11  
 10♥ 7  
 K♣ 13  
 8♣ 10  
 6♣ 8  
 4♣ 1  
 A♦ 2  
 Q♦ 6  
 5♦ 9  
 3♦ 5

Q♥ 13  
 5♥ 12  
 3♥ 11  
 10♦ 10  
 4♣ 9  
 7♦ 8  
 J♦ 7  
 K♠ 6  
 A♣ 5  
 2♣ 4  
 7♣ 3  
 4♣ 2  
 Q♦ 1

J♠ 5♠ 3♠ A♥ K♥ 8♥ Q♣ J♣ 10♣ 9♣ 3♣ 6♦ 5♦  
 6 3 2 11 12 8 10 13 9 4 5 7 1

2♣ 3♣ PASS

PASS  
 PASS  
 PASS

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PASS  
 PASS  
 PASS

13 J♥  
 12 10♥  
 11 9♥  
 10 7♥  
 9 8♦  
 8 K♦  
 7 3♦  
 6 4♦  
 5 6♣  
 4 7♣  
 3 6♠  
 2 2♠  
 1 9♦

GROUP  
 20

DEALER SOUTH  
 EAST-WEST VULNERABLE

1♠ 2♠ 4♠

DEAL NO.  
 37

A♠ Q♠ 10♠ 9♠ 8♠ 6♥ 4♥ 2♥ K♣ 8♣ 5♣ A♦ 2♦  
 2 13 3 8 6 12 11 10 5 9 4 1 7

10♦ 13  
10♣ 12  
9♦ 11  
7♣ 10  
7♦ 9  
5♣ 8  
2♣ 7  
9♣ 6  
7♥ 5  
2♣ 4  
4♣ 3  
3♥ 2  
J♦ 1

A♥ K♥ 5♥ Q♠ 7♠ 6♠ 3♠ Q♦ 4♦ K♣ 10♣ 9♣ 4♣  
5 2 8 6 11 4 3 1 9 13 12 10 7

1♠ 4♥

PASS  
PASS  
PASS

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PASS  
PASS

13♦ 8♦  
12♦ 9♦  
11♦ 2♦  
10♣ A♣  
9♦ 5♦  
8♥ 10♥  
7♣ 10♣  
6♣ J♣  
5♥ 9♥  
4♣ 8♣  
3♣ 5♣  
2♥ 2♥  
1♦ K♦

GROUP  
20

DEALER SOUTH  
EAST-WEST VULNERABLE

1♥ 2♣ PASS

DEAL NO.  
38

A♠ K♠ J♥ 10♥ 9♥ 8♥ 4♥ J♣ 8♣ 6♣ 3♣ A♦ 3♦  
3 4 5 11 9 8 2 13 12 10 7 1 6

9♦ 13  
 5♦ 12  
 4♣ 11  
 8♣ 10  
 9♣ 9  
 A♣ 8  
 K♦ 7  
 Q♥ 6  
 3♦ 5  
 10♥ 4  
 8♥ 3  
 2♦ 2  
 2♥ 1

K♠ 12  
 J♠ 11  
 8♠ 7  
 5♠ 5  
 A♥ 3  
 K♥ 1  
 6♥ 6  
 4♥ 4  
 6♣ 13  
 5♣ 10  
 3♣ 9  
 2♣ 8  
 8♦ 2

3♣ PASS

PASS  
PASS

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PASS  
PASS

13 ♠ 10  
 12 ♠ 9  
 11 ♠ 8  
 10 ♣ 7  
 9 ♣ 6  
 8 ♣ 5  
 7 ♦ 4  
 6 ♦ 3  
 5 ♦ 2  
 4 ♥ 1  
 3 ♥ 10  
 2 ♦ 9  
 1 ♥ 8

GROUP  
20

DEALER SOUTH  
EAST-WEST VULNERABLE

1♠ 4♠

DEAL NO.  
39

A♠ 13  
 10♠ 12  
 9♠ 11  
 7♠ 6  
 6♠ 4  
 7♥ 3  
 3♥ 1  
 K♣ 8  
 7♣ 10  
 4♣ 9  
 A♦ 2  
 Q♦ 7  
 4♦ 5

Q♥ 13  
 10♥ 12  
 8♣ 11  
 A♦ 10  
 8♦ 9  
 2♥ 8  
 7♣ 7  
 4♣ 6  
 7♣ 5  
 9♣ 4  
 Q♣ 3  
 4♦ 2  
 10♣ 1

Q♠ 6♠ 2♠ 7♥ 4♥ 3♥ 5♣ 2♣ K♦ Q♦ J♦ 9♦ 6♦  
 5 4 1 12 11 7 6 3 2 9 10 13 8

1♦  
 3NT

PASS  
 PASS  
 PASS

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PASS  
 PASS

13 J♥  
 12 6♥  
 11 8♥  
 10 5♥  
 9 3♦  
 8 10♣  
 7 9♣  
 6 6♣  
 5 4♠  
 4 A♠  
 3 3♣  
 2 7♦  
 1 5♠

GROUP  
 20

DEALER SOUTH  
 BOTH SIDES VULNERABLE

1♣  
 2NT PASS

DEAL NO.  
 40

K♠ J♠ 3♠ A♥ K♥ 6♥ A♣ K♣ J♣ 8♣ 10♦ 5♦ 2♦  
 5 1 4 13 12 11 6 7 8 3 9 2 10



A♦ 13  
 J♦ 12  
 J♥ 11  
 5♦ 10  
 7♣ 9  
 6♣ 8  
 2♣ 7  
 10♥ 6  
 8♣ 5  
 2♣ 4  
 6♥ 3  
 Q♥ 2  
 K♦ 1

K♠ 9♠ 7♠ A♥ 9♥ 3♥ A♣ Q♣ J♣ 5♣ 7♦ 4♦ 3♦  
 5 9 4 6 3 2 7 8 10 11 13 12 1

1♣ 1NT PASS

PASS

PASS

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PASS

PASS

PASS

13♦ 10♦  
 12♦ 9♦  
 11♣ 10♣  
 10♣ 9♣  
 9♥ 8♥  
 8♣ K♣  
 7♣ 8♣  
 6♥ 7♥  
 5♣ 6♣  
 4♣ 5♣  
 3♥ 2♥  
 2♥ 4♥  
 1♦ 6♦

GROUP  
 20

DEALER NORTH  
 BOTH SIDES VULNERABLE

DEAL NO.  
 41

1♣ 4♣

A♠ Q♠ J♠ 10♠ 4♠ 3♠ K♥ 5♥ 4♣ 3♣ Q♦ 8♦ 2♦  
 4 12 11 8 9 5 3 2 7 6 13 1 10

9♣ 13  
 7♣ 12  
 6♣ 11  
 4♣ 10  
 Q♥ 9  
 9♥ 8  
 2♦ 7  
 7♦ 6  
 3♣ 5  
 4♥ 4  
 10♣ 3  
 J♣ 2  
 Q♣ 1

7♥ 3♥ 2♥ A♠ J♠ 5♠ J♦ 9♦ 6♦ K♣ 5♣ 3♣ 2♣  
 13 8 4 5 11 10 7 6 9 12 3 2 1

13 K♠  
 12 A♣  
 11 2♣  
 10 10♣  
 9 5♦  
 8 8♥  
 7 Q♦  
 6 4♦  
 5 10♣  
 4 9♥  
 3 8♣  
 2 6♣  
 1 6♣

PASS  
 PASS  
 PASS  
 PASS

PASS  
 PASS  
 PASS

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1 NT 2♥ 4♥

GROUP  
 20

DEALER SOUTH  
 BOTH SIDES VULNERABLE

DEAL NO.  
 42

1♥ 2♦ 3♥ PASS

8♠ A♥ K♥ J♥ 10♥ 5♥ 7♣ 4♣ A♦ K♦ 10♦ 8♦ 3♦  
 5 4 8 13 10 3 2 1 7 9 11 12 6

8♣ 13  
 K♦ 12  
 J♦ 11  
 5♦ 10  
 6♦ 9  
 9♣ 8  
 Q♥ 7  
 3♥ 6  
 7♥ 5  
 K♣ 4  
 10♣ 3  
 2♣ 2  
 J♣ 1

6♥ 5  
 K♠ 3  
 Q♠ 1  
 6♠ 10  
 4♠ 9  
 3♠ 8  
 8♦ 13  
 7♦ 12  
 4♦ 11  
 3♦ 7  
 2♦ 6  
 A♣ 2  
 6♣ 4

1♣ 3♠ PASS

PASS  
PASS  
PASS

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PASS  
PASS  
PASS

10♣ 13  
 9♣ 12  
 8♣ 11  
 9♦ 10  
 7♣ 9  
 7♠ 8  
 5♠ 7  
 5♥ 6  
 2♥ 5  
 J♣ 4  
 2♠ 3  
 3♣ 2  
 A♥ 1

GROUP  
20

DEALER SOUTH  
BOTH SIDES VULNERABLE

1♥ 3♥ 4♥

DEAL NO.  
43

A♥ 6  
 K♥ 7  
 J♥ 8  
 10♥ 9  
 9♥ 10  
 8♥ 5  
 4♥ 1  
 Q♣ 4  
 5♣ 13  
 4♣ 2  
 A♦ 11  
 Q♦ 12  
 10♦ 3

10 ♠ 13  
7 ♠ 12  
1 ♣ 11  
2 ♣ 10  
8 ♦ 9  
6 ♣ 8  
7 ♣ 7  
5 ♣ 6  
3 ♣ 5  
10 ♥ 4  
7 ♥ 3  
8 ♥ 2  
6 ♦ 1

9 ♥ 3 ♥ K ♠ J ♠ 9 ♠ 8 ♠ 6 ♠ A ♦ K ♦ 6 ♦ 10 ♣ 6 ♣ 2 ♣  
3 2 10 12 13 5 8 11 9 1 7 6 4

2 ♣  
PASS  
PASS

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1 ♣ PASS 3 ♣ PASS

1 NT  
PASS  
PASS  
PASS

GROUP  
20

DEALER NORTH  
NORTH-SOUTH VULNERABLE

DBL 3 ♥ 4 ♥

DEAL NO.  
44

5 ♠ A ♥ K ♥ Q ♥ J ♥ 4 ♥ 2 ♥ 5 ♣ 4 ♣ Q ♦ 7 ♦ 5 ♦ 3 ♦  
5 2 3 4 13 10 8 7 6 1 12 11 9

13 J ♦  
12 4 ♠  
11 10 ♦  
10 A ♠  
9 4 ♦  
8 A ♣  
7 Q ♣  
6 K ♣  
5 Q ♠  
4 8 ♣  
3 6 ♥  
2 5 ♥  
1 2 ♦

Q♣ 13  
 9♣ 12  
 10♥ 11  
 8♣ 10  
 7♦ 9  
 10♦ 8  
 2♦ 7  
 Q♣ 6  
 7♣ 5  
 5♣ 4  
 7♥ 3  
 Q♥ 2  
 K♥ 1

A♠ 5♠ 3♠ 2♠ 7♥ 6♥ 4♥ K♣ 8♣ 2♣ K♦ Q♦ 9♦  
 5 13 12 8 3 2 1 6 4 7 11 10 9

RE DBL PASS 3 NT

DBL  
 1♥  
 PASS  
 PASS

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PASS  
 PASS  
 PASS

13 ♦ 7  
 12 ♠ 7  
 11 ♦ 6  
 10 ♦ 5  
 9 ♦ 5  
 8 ♣ 7  
 7 ♣ 7  
 6 ♣ 6  
 5 ♠ 10  
 4 ♣ 10  
 3 ♥ 6  
 2 ♥ 8  
 1 ♥ 2

GROUP  
 20

DEALER SOUTH  
 NORTH-SOUTH VULNERABLE

1♣ PASS 1NT PASS

DEAL NO.  
 45

K♠ 6♠ 4♠ A♥ 5♥ 3♥ A♣ 9♣ 4♣ 3♣ A♦ 8♦ 4♦  
 12 13 5 3 2 1 8 7 6 4 9 11 10

10♥ 13  
9♣ 12  
8♣ 11  
7♥ 10  
2♣ 9  
J♣ 8  
7♣ 7  
3♣ 6  
J♥ 5  
Q♥ 4  
10♣ 3  
4♦ 2  
10♦ 1

A♠ 5♠ 4♠ K♥ 4♥ 2♥ Q♣ 8♣ 6♣ 4♣ A♦ 6♦ 2♦  
12 13 11 5 10 4 8 7 6 3 2 9 1

1♣ 3NT

PASS  
PASS

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1♦ PASS

13♠ 13  
12♠ 12  
11♠ 11  
10♦ 10  
9♦ 9  
8♠ 8  
7♦ 7  
6♣ 6  
5♥ 5  
4♥ 4  
3♣ 3  
2♦ 2  
1♦ 1

GROUP  
20

DEALER NORTH  
NORTH-SOUTH VULNERABLE

2NT PASS

DEAL NO.  
46

K♠ 7♠ 3♠ A♥ 6♥ 5♥ 3♥ A♣ 9♣ 2♣ K♦ 5♦ 3♦  
11 12 8 10 13 5 4 6 3 7 9 2 1

Q♣ 13  
 7♣ 12  
 2♣ 11  
 K♥ 10  
 7♥ 9  
 A♣ 8  
 J♥ 7  
 7♠ 6  
 J♦ 5  
 K♠ 4  
 2♠ 3  
 10♦ 2  
 Q♦ 1

J♠ 8♠ 5♠ A♥ 5♥ 3♥ K♣ 6♣ 4♣ 3♣ 5♦ 3♦ 2♦  
 6 1 3 10 9 7 13 12 11 8 5 2 1

2♣ 3♣ PASS

1 NT  
PASS  
PASS

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3♦  
4♣  
PASS

13 ♣ J  
 12 ♣ 10  
 11 ♣ 9  
 10 ♦ 6  
 9 ♥ 10  
 8 ♣ 8  
 7 ♥ 6  
 6 ♦ 8  
 5 ♦ 6  
 4 ♣ 5  
 3 ♠ 6  
 2 ♦ 7  
 1 ♦ A

GROUP  
20

DEALER SOUTH  
EAST-WEST VULNERABLE

1♣ 3♥ 4♠

DEAL NO.  
47

Q♥ 9♥ 8♥ 4♥ 2♥ A♠ Q♠ 10♠ 9♠ 4♠ 3♠ K♦ 4♦  
 9 7 12 13 10 3 11 8 6 5 4 2 1

Q♦ 13  
 2♣ 12  
 9♣ 11  
 J♦ 10  
 3♦ 9  
 10♦ 8  
 10♥ 7  
 5♣ 6  
 A♥ 5  
 4♦ 4  
 3♥ 3  
 6♣ 2  
 K♦ 1

2♦  
 PASS

Q♠ 10  
 J♠ 8  
 10♠ 4  
 3♠ 2  
 Q♥ 7  
 9♥ 9  
 8♥ 3  
 4♥ 5  
 K♣ 6  
 Q♣ 11  
 10♣ 13  
 6♣ 12  
 7♦ 1

3♣  
 PASS

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4♦  
 PASS

GROUP  
 20

DEALER SOUTH  
 EAST-WEST VULNERABLE

1♠  
 4♠

DEAL NO.  
 48

A♠ 4  
 K♠ 10  
 9♠ 2  
 8♠ 13  
 4♠ 12  
 2♠ 7  
 5♥ 5  
 2♥ 3  
 8♣ 11  
 4♣ 9  
 3♣ 6  
 A♦ 1  
 8♦ 8

13 9♦  
 12 J♣  
 11 A♣  
 10 6♦  
 9 7♥  
 8 5♦  
 7 K♥  
 6 7♣  
 5 6♥  
 4 7♠  
 3 J♥  
 2 5♠  
 1 2♦



K♥ 13  
 6♥ 12  
 9♦ 11  
 5♦ 10  
 10♣ 9  
 2♥ 8  
 9♣ 7  
 5♥ 6  
 7♥ 5  
 3♣ 4  
 4♦ 3  
 4♣ 2  
 J♣ 1

J♠ 6♠ 4♠ 3♠ Q♥ 8♥ 3♥ K♣ 5♣ J♦ 10♦ 7♦ 3♦  
 4 8 7 5 13 9 6 1 2 12 3 11 10

2♣ PASS

PASS

PASS

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PASS

PASS

13 10♥  
 12 6♥  
 11 4♥  
 10 2♦  
 9 10♠  
 8 2♠  
 7 9♣  
 6 J♥  
 5 6♠  
 4 K♠  
 3 8♦  
 2 Q♣  
 1 A♣

GROUP  
20

DEALER SOUTH  
BOTH SIDES VULNERABLE

1♠ 4♠

DEAL NO.  
49

A♠ Q♠ 8♠ 7♠ 5♠ A♥ 8♣ 7♣ 2♣ A♦ K♦ Q♦ 6♦  
 4 9 13 8 5 6 7 2 1 10 11 12 3

A ♠ 13  
 4 ♠ 12  
 8 ♥ 11  
 J ♣ 10  
 3 ♥ 9  
 7 ♣ 8  
 2 ♣ 7  
 6 ♦ 6  
 3 ♣ 5  
 5 ♦ 4  
 5 ♦ 3  
 Q ♣ 2  
 K ♣ 1

PASS  
 1 ♠  
 PASS  
 PASS

K ♦ 6  
 10 ♦ 4  
 9 ♦ 3  
 10 ♠ 5  
 7 ♠ 2  
 2 ♠ 1  
 A ♥ 9  
 6 ♥ 12  
 2 ♥ 11  
 Q ♣ 10  
 10 ♣ 8  
 6 ♣ 13  
 3 ♣ 7

PASS 2 ♦ 4 ♦ PASS

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PASS  
 2 ♣  
 PASS  
 PASS

13 10 ♥  
 12 5 ♥  
 11 9 ♥  
 10 9 ♣  
 9 J ♥  
 8 K ♣  
 7 8 ♣  
 6 4 ♣  
 5 J ♠  
 4 9 ♠  
 3 4 ♦  
 2 6 ♠  
 1 8 ♠

GROUP  
 20

DEALER WEST  
 BOTH SIDES VULNERABLE

1 ♦  
 3 ♥  
 5 ♦

DEAL NO.  
 50

5 ♠ 1  
 K ♥ 11  
 Q ♥ 12  
 7 ♥ 10  
 4 ♥ 9  
 A ♣ 7  
 5 ♣ 8  
 A ♦ 13  
 Q ♦ 3  
 J ♦ 6  
 8 ♦ 5  
 7 ♦ 4  
 2 ♦ 2

♠ 13  
 ♠ 12  
 ♠ 11  
 ♦ 10  
 ♥ 9  
 ♣ 8  
 ♥ 7  
 ♣ 6  
 ♦ 5  
 ♣ 4  
 ♠ 3  
 ♦ 3  
 ♠ 2  
 ♦ 2  
 ♠ 1

7 ♠ 5 ♠ Q ♥ J ♥ 2 ♥ K ♣ 10 ♣ 7 ♣ 5 ♣ A ♦ J ♦ 9 ♦ 4 ♦  
 4 2 7 9 12 11 13 10 8 1 6 3 5

PASS 2 NT 3 NT 4 ♠

PASS  
 PASS  
 PASS  
 PASS

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PASS  
 PASS  
 PASS  
 PASS

13 ♠ 10  
 12 ♠ 8  
 11 ♣ J  
 10 ♦ K  
 9 ♥ A  
 8 ♣ 9  
 7 ♥ 5  
 6 ♠ 4  
 5 ♦ 7  
 4 ♠ A  
 3 ♦ 10  
 2 ♣ 3  
 1 ♦ 8

GROUP  
 20

DEALER NORTH  
 NORTH-SOUTH VULNERABLE

1 ♠ 3 ♠ 4 ♥ PASS

DEAL NO.  
 51

K ♠ J ♠ 10 ♠ 9 ♠ 8 ♠ 6 ♠ K ♥ 9 ♥ 6 ♥ 3 ♥ A ♣ 4 ♣ 6 ♦  
 6 2 4 10 5 3 13 12 9 7 8 11 1

5♥ 13  
 2♥ 12  
 3♣ 11  
 10♣ 10  
 9♥ 9  
 Q♣ 8  
 5♣ 7  
 5♣ 6  
 7♦ 5  
 4♦ 4  
 J♥ 3  
 A♥ 2  
 K♥ 1

Q♦ 3  
 9♦ 9  
 8♦ 5  
 3♦ 4  
 A♠ 7  
 K♠ 6  
 8♠ 10  
 4♠ 8  
 Q♥ 2  
 7♥ 1  
 K♣ 11  
 10♣ 13  
 4♣ 12

13 ♣ Q  
 12 ♣ 8  
 11 ♣ 7  
 10 ♣ J  
 9 ♣ 6  
 8 ♣ 9  
 7 ♣ 7  
 6 ♣ 2  
 5 ♦ 10  
 4 ♦ 2  
 3 ♣ 2  
 2 ♥ 4  
 1 ♥ 8

1♥  
 PASS  
 PASS

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PASS  
 PASS

GROUP  
 20

DEALER SOUTH  
 BOTH SIDES VULNERABLE

DEAL NO.  
 52

1♦ 2♣ PASS

6♠ 6  
 10♥ 3  
 6♥ 2  
 3♥ 1  
 A♣ 13  
 J♣ 12  
 9♣ 11  
 5♣ 7  
 A♦ 4  
 K♦ 5  
 J♦ 10  
 6♦ 9  
 5♦ 8

Q♣ 13  
Q♦ 12  
J♦ 11  
10♦ 10  
J♣ 9  
9♦ 8  
10♣ 7  
6♣ 6  
K♦ 5  
5♣ 4  
2♣ 3  
3♥ 2  
K♠ 1

7♥ 4♥ 7♠ 3♠ 2♠ 6♦ 5♦ 3♦ 2♦ A♣ J♣ 9♣ 7♣  
5 2 13 12 1 10 8 7 6 4 11 9 3

PASS PASS 4♦

1♠  
2♦  
PASS  
PASS

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PASS  
2♣  
PASS

13 ♣ 10  
12 ♠ 9  
11 ♠ 8  
10 ♣ 10  
9 ♦ 4  
8 ♦ 8  
7 ♥ J  
6 ♥ 5  
5 ♥ 6  
4 ♣ 8  
3 ♣ 4  
2 ♥ 2  
1 ♠ 4

GROUP  
20

DEALER WEST  
NORTH-SOUTH VULNERABLE

DBL 3♥ PASS

DEAL NO.  
53

A♠ 5♠ A♥ K♥ Q♥ 10♥ 9♥ 8♥ K♣ 6♣ 3♣ A♦ 7♦  
1 13 2 6 7 5 8 9 3 12 4 10 11

7♦ 13  
 6♦ 12  
 4♦ 11  
 8♣ 10  
 5♣ 9  
 8♦ 8  
 Q♣ 7  
 3♥ 6  
 7♥ 5  
 7♣ 4  
 3♣ 3  
 6♣ 2  
 9♦ 1

A♠ K♠ 8♠ A♥ Q♥ J♥ 6♥ 2♥ 10♣ 9♣ 7♣ K♦ J♦  
 3 2 4 6 13 12 11 5 7 10 9 8 1

3♥ 4♠ 6♣

PASS

PASS

PASS

PASS

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GROUP  
 20

DEALER SOUTH  
 NORTH-SOUTH VULNERABLE

1♠ 3♠ 5♣ PASS

DEAL NO.  
 54

Q♠ J♠ 10♠ 9♠ 5♠ 4♠ 2♠ 10♥ 4♥ A♣ K♣ J♣ 4♣  
 4 12 13 8 3 2 1 5 6 9 10 11 7

PASS

PASS

PASS

PASS

13 K♥  
 12 6♥  
 11 10♦  
 10 9♣  
 9 5♣  
 8 A♦  
 7 2♣  
 6 8♥  
 5 5♥  
 4 5♦  
 3 3♦  
 2 2♦  
 1 0♦

9♣ 13  
 8♣ 12  
 5♣ 11  
 3♣ 10  
 2♣ 9  
 3♣ 8  
 A♠ 7  
 8♣ 6  
 9♦ 5  
 8♦ 4  
 7♦ 3  
 5♥ 2  
 10♦ 1

Q♥ 10♥ 8♥ 7♥ 3♥ 2♥ J♠ 6♠ 5♦ 4♦ 2♦ J♣ 10♣  
 13 12 11 6 8 2 7 5 4 3 1 10 9

♠ PASS

PASS

PASS

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PASS

PASS

13 10♠  
 12 7♠  
 11 K♣  
 10 9♣  
 9 7♣  
 8 5♠  
 7 Q♠  
 6 6♣  
 5 2♠  
 4 4♣  
 3 3♦  
 2 6♥  
 1 6♦

GROUP  
 20

DEALER SOUTH  
 NORTH-SOUTH VULNERABLE

2♥

6♥

DEAL NO.  
 55

K♠ 4♠ A♥ K♥ J♥ 9♥ 4♥ A♣ Q♣ A♦ K♦ Q♦ J♦  
 7 8 2 11 13 12 6 10 9 3 1 4 5

J♥ 13  
 5♣ 12  
 J♣ 11  
 8♣ 10  
 7♦ 9  
 8♥ 8  
 4♥ 7  
 8♦ 6  
 9♦ 5  
 7♣ 4  
 6♣ 3  
 2♣ 2  
 10♦ 1

10♠ 3♠ Q♥ 7♥ 3♥ K♣ 5♣ 4♣ 3♣ K♦ Q♦ J♦ 6♦  
 12 6 7 13 8 3 5 4 2 1 11 10 9

13 K♠  
 12 9♠  
 11 7♠  
 10 6♥  
 9 6♣  
 8 10♥  
 7 K♥  
 6 5♥  
 5 4♦  
 4 2♥  
 3 2♠  
 2 8♣  
 1 5♦

PASS  
PASS

PASS

6  
 NT  
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GROUP  
 20

DEALER SOUTH  
 NORTH-SOUTH VULNERABLE

DEAL NO.  
 56

2  
 NT PASS

A♠ Q♠ 4♠ A♥ 6♥ A♣ Q♣ J♣ 10♣ 9♣ A♦ 3♦ 2♦  
 13 12 11 8 7 4 5 2 6 3 9 1 10



10♥ 13  
 Q♣ 12  
 K♦ 11  
 7♦ 10  
 9♥ 9  
 8♥ 8  
 6♦ 7  
 10♣ 6  
 2♥ 5  
 3♣ 4  
 7♣ 3  
 2♣ 2  
 J♥ 1

K♠ 6♠ 2♠ K♥ 5♥ 4♥ K♣ J♣ 4♣ J♦ 9♦ 3♦ 2♦  
 6 8 3 1 12 5 2 4 7 13 11 10 9

3  
NT

PASS

PASS

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PASS

13 ♦️  
 12 ♥️  
 11 ♦️  
 10 ♦️  
 9 ♣️  
 8 ♣️  
 7 ♣️  
 6 ♣️  
 5 ♥️  
 4 ♣️  
 3 ♣️  
 2 ♣️  
 1 ♥️

GROUP  
20

DEALER SOUTH  
BOTH SIDES VULNERABLE

1  
NT PASS

DEAL NO.  
57

A♠ 8♠ 4♠ A♥ 6♥ A♣ 9♣ 6♣ 5♣ 3♣ A♦ 5♦ 4♦  
 3 12 6 5 1 8 7 9 4 2 10 13 11

K♥ 13  
 9♥ 12  
 8♥ 11  
 5♥ 10  
 7♣ 9  
 7♣ 8  
 A♣ 7  
 4♣ 6  
 9♦ 5  
 Q♣ 4  
 10♣ 3  
 4♣ 2  
 Q♦ 1

K♠ 3  
 8♠ 6  
 5♠ 4  
 3♠ 2  
 A♥ 12  
 Q♥ 13  
 10♥ 9  
 Q♣ 11  
 10♣ 10  
 9♣ 8  
 2♣ 7  
 A♦ 1  
 6♦ 5

13 6♥  
 12 4♥  
 11 2♥  
 10 8♦  
 9 7♦  
 8 6♣  
 7 5♣  
 6 7♦  
 5 10♦  
 4 5♦  
 3 3♦  
 2 3♣  
 1 K♦

PASS  
PASS

3♦  
 PASS  
 PASS

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GROUP  
 20

DEALER EAST  
 NORTH-SOUTH VULNERABLE

DEAL NO.  
 58

PASS 4♠

A♠ 2  
 J♠ 9  
 9♠ 4  
 6♠ 13  
 2♠ 3  
 J♥ 12  
 7♥ 11  
 3♥ 6  
 K♣ 7  
 J♣ 8  
 8♣ 10  
 4♦ 5  
 2♦ 1

10♦ 13  
Q♦ 12  
9♣ 11  
2♣ 10  
10♥ 9  
8♣ 8  
7♣ 7  
8♦ 6  
2♦ 5  
9♥ 4  
7♠ 3  
5♥ 2  
10♣ 1

A K J 8 4 3 A Q J A 9 6 4  
♠ ♠ ♠ ♥ ♥ ♥ ♣ ♣ ♣ ♦ ♦ ♦ ♦  
10 3 11 9 4 2 7 8 1 12 6 13 5

6  
NT

PASS

PASS

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PASS

13 K♥  
12 6♠  
11 8♠  
10 6♠  
9 7♥  
8 5♠  
7 6♣  
6 4♣  
5 7♦  
4 2♥  
3 5♠  
2 6♥  
1 2♣

GROUP  
20

DEALER SOUTH  
BOTH SIDES VULNERABLE

1  
NT PASS

DEAL NO.  
59

Q 10 4 A Q J K 5 3 K J 5 3  
♠ ♠ ♠ ♥ ♥ ♥ ♣ ♣ ♣ ♦ ♦ ♦ ♦  
11 10 3 9 2 4 8 7 1 5 12 13 6

J♣ 13  
 9♣ 12  
 8♣ 11  
 8♣ 10  
 4♣ 9  
 5♣ 8  
 4♣ 7  
 2♣ 6  
 9♥ 5  
 6♥ 4  
 Q♥ 3  
 3♥ 2  
 A♠ 1

K♥ 5♥ 4♥ 2♥ Q♠ 10♠ 6♠ 2♠ 9♦ 8♦ 5♦ A♣ J♣  
 3 13 4 2 12 11 10 1 7 8 5 6 9

3♥ 5♣ PASS

PASS  
 PASS  
 PASS

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PASS  
 PASS  
 PASS

13 K♠  
 12 7♦  
 11 6♦  
 10 7♠  
 9 10♣  
 8 3♦  
 7 10♦  
 6 9♣  
 5 2♦  
 4 7♣  
 3 5♣  
 2 3♣  
 1 3♣

GROUP  
 20

DEALER SOUTH  
 BOTH SIDES VULNERABLE

2♥ 4♦ 6♥

DEAL NO.  
 60

A♥ J♥ 10♥ 8♥ 7♥ K♣ Q♣ 6♣ A♦ K♦ Q♦ J♦ 4♦  
 2 3 4 13 1 9 10 6 5 7 11 12 8

K ♣ 13  
 7 ♣ 12  
 K ♥ 11  
 5 ♣ 10  
 6 ♥ 9  
 7 ♣ 8  
 9 ♣ 7  
 6 ♦ 6  
 5 ♦ 5  
 2 ♦ 4  
 J ♣ 3  
 Q ♣ 2  
 K ♣ 1

8 ♠ 4 ♠ 3 ♠ 8 ♥ 4 ♥ 3 ♥ 10 ♣ 4 ♣ K ♦ J ♦ 10 ♦ 9 ♦ 3 ♦  
 13 12 7 9 8 3 2 1 10 5 11 4 6

13 ♣ J  
 12 ♣ 10  
 11 ♣ 9  
 10 ♥ J  
 9 ♥ 10  
 8 ♥ 9  
 7 ♥ 7  
 6 ♣ 6  
 5 ♥ 5  
 4 ♦ 7  
 3 ♣ 2  
 2 ♣ 9  
 1 ♣ 2

PASS

PASS

3  
NT

PASS

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GROUP  
20

DEALER SOUTH  
BOTH SIDES VULNERABLE

2  
NT PASS

DEAL NO.  
61

A ♠ Q ♠ A ♥ Q ♥ 2 ♥ A ♠ 8 ♠ 5 ♠ 3 ♠ A ♦ Q ♦ 8 ♦ 4 ♦  
 12 11 13 9 8 3 7 2 1 6 10 5 4

K ♠ 13  
 7 ♠ 12  
 K ♥ 11  
 5 ♠ 10  
 6 ♥ 9  
 7 ♣ 8  
 9 ♣ 7  
 6 ♦ 6  
 5 ♦ 5  
 2 ♦ 4  
 J ♣ 3  
 Q ♣ 2  
 K ♣ 1

8 ♠ 4 ♠ 3 ♠ 8 ♥ 4 ♥ 3 ♥ 10 ♣ 4 ♣ K ♦ J ♦ 10 ♦ 9 ♦ 3 ♦  
 13 12 7 9 8 3 2 1 10 5 11 4 6

3 NT

PASS

PASS

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PASS

13 ♣ J  
 12 ♣ 10  
 11 ♣ 9  
 10 ♥ J  
 9 ♥ 10  
 8 ♥ 9  
 7 ♥ 7  
 6 ♣ 9  
 5 ♥ 5  
 4 ♦ 7  
 3 ♣ 2  
 2 ♣ 9  
 1 ♣ 2

GROUP  
20

DEALER SOUTH  
BOTH SIDES VULNERABLE

2 NT PASS

DEAL NO.  
61

A ♠ Q ♠ A ♥ Q ♥ 2 ♥ A ♣ 8 ♣ 5 ♣ 3 ♣ A ♦ Q ♦ 8 ♦ 4 ♦  
 12 11 13 9 8 3 7 2 1 6 10 5 4

J♣ 13  
 9♣ 12  
 10♣ 11  
 4♣ 10  
 2♣ 9  
 8♣ 8  
 5♣ 7  
 2♣ 6  
 8♥ 5  
 7♥ 4  
 3♥ 3  
 2♥ 2  
 6♦ 1

J♥ 9♥ 4♥ A♠ Q♠ 4♠ K♦ Q♦ 10♦ 7♦ 3♦ A♣ Q♣  
 4 3 2 12 13 5 7 6 10 1 8 11 9

PASS

PASS

PASS

1♦ 2 NT 3♥ PASS

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PASS

PASS

PASS

PASS

13 K♠  
 12 10♠  
 11 7♥  
 10 K♣  
 9 J♣  
 8 J♦  
 7 9♦  
 6 4♦  
 5 7♣  
 4 3♣  
 3 3♠  
 2 6♥  
 1 8♦

GROUP  
 20

DEALER NORTH  
 BOTH SIDES VULNERABLE

1♦ 3♦ 6♥

DEAL NO.  
 62

6♠ A♥ K♥ Q♥ 10♥ 5♥ 9♣ 8♣ 6♣ 5♣ A♦ 5♦ 2♦  
 12 2 3 4 5 13 11 10 9 8 1 7 6

6♦ 13  
 5♦ 12  
 10♣ 11  
 Q♥ 10  
 6♥ 9  
 2♥ 8  
 K♦ 7  
 3♦ 6  
 9♣ 5  
 5♣ 4  
 2♦ 3  
 6♣ 2  
 J♣ 1

K♠ 10♠ 8♠ 7♠ 2♠ K♥ J♥ 7♥ A♣ 6♣ 4♣ 10♦ 4♦  
 3 13 12 11 2 9 10 8 5 4 1 7 6

13♦ 13  
 12♦ 12  
 11♥ 11  
 10♥ 10  
 9♥ 9  
 8♥ 8  
 7♦ 7  
 6♦ 6  
 5♣ 5  
 4♣ 4  
 3♣ 3  
 2♣ 2  
 1♣ 1

PASS  
PASS

PASS 3♠ PASS

PASS  
PASS  
PASS

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GROUP  
20

DEALER NORTH  
BOTH SIDES VULNERABLE

1♠ 6♠

DEAL NO.  
63

A♠ Q♠ J♠ 9♠ 4♠ A♥ 10♥ 4♥ K♣ Q♣ 7♣ A♦ Q♦  
 2 11 12 13 3 10 8 9 1 4 5 6 7



K ♠ 13  
 K ♦ 12  
 10 ♦ 11  
 10 ♣ 10  
 4 ♣ 9  
 K ♥ 8  
 4 ♦ 7  
 6 ♣ 6  
 3 ♣ 5  
 5 ♥ 4  
 7 ♣ 3  
 9 ♦ 2  
 J ♦ 1

J ♥ 4    10 ♥ 13    7 ♥ 12    6 ♥ 11    3 ♥ 8    Q ♠ 9    8 ♠ 10    3 ♠ 7    Q ♦ 1    5 ♦ 2    A ♣ 3    K ♣ 5    4 ♣ 6

PASS 3 PASS

PASS

PASS

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PASS

PASS

PASS

13 ♣ J  
 12 ♣ 9  
 11 ♣ 7  
 10 ♣ 6  
 9 ♣ 2  
 8 ♦ 7  
 7 ♦ 6  
 6 ♣ J  
 5 ♣ 10  
 4 ♥ 4  
 3 ♣ 5  
 2 ♦ 2  
 1 ♦ A

GROUP  
 20

DEALER NORTH  
 EAST-WEST VULNERABLE

1 ♥ 4 ♥

DEAL NO.  
 64

A ♠ 10    5 ♠ 9    A ♥ 4    Q ♥ 12    9 ♥ 13    8 ♥ 11    2 ♥ 8    Q ♣ 6    9 ♣ 7    8 ♣ 5    2 ♣ 3    8 ♦ 2    3 ♦ 1